12/15

Fill in this info	Fill in this information to identify your case:	ase:	
Debtor 1	David R Borzotta		
	First Name	Middle Name	Last Name
Debtor 2	Lisa A Borzotta		
(Spouse If, filing)	First Name	Middle Name	Last Name
United States B	United States Bankruptcy Court for the:	DISTRICT OF NEW JERSEY	
Case number 18-14123	18-14123		-

Official Form 423

Certification About a Financial Management Course

If you are an individual, you must take an approved course about personal financial management if:
you filed for bankruptcy under chapter 7 or 13, or
you filed for bankruptcy under chapter 11 and § 1141 (d)(3) does not apply.

- In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).

Affer you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.

- if you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- if you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.

Part 1:	Te	the Court Abou	Partity Tell the Court About the Required Course.		A A A A A A A A A A A A A A A A A A A
You m	ist chi	You must check one:			
	00	mpleted an app	l completed an approved course in personal financial management:	management:	
	Date	Date I took the course	Ò		
	Nan	Name of approved provider	MMM DD / YYYY revider Allen Credit and Debt Counseling	Counseling	
	Ser	Certificate Number	06631-NJ-DE-037126616	16	
	l an	n not required to ion for a waiver	l am not required to complete a course in personal financial motion for a waiver of the requirement based on (check one):	l am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):	irt has granted my
		Incapacity.	I have a mental iliness or a mental d finances.	eficiency that makes me incapable of n	l have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to complete a course phone, or through the internet, even after I reasonably tried to do so.	be unable to complete a course in pers after I reasonably tried to do so.	My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	Active duty. I am currently on active military duty in a military combat zone.	in a military combat zone.	
		Residence.	I live in a district in which the United instructional courses cannot adequa	States trustee (or bankruptcy administitely meet my needs.	I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved () instructional courses canons adequately meet my needs.
Part 2:	Sign	Part 2: Sign Here	Jus-a Louza	zelle	
l certify	that t	he information l	I certify that the information I have provided is true and correct.	٥	
ls/F	isa	/s/ Lisa A Borzotta	115	Lisa A Borzotta	Date January 25, 2023
Sign	ature o	Signature of debtor named on certificate	certificate	Printed name of debtor	MM / DD / YYY

FII III ≎	ils informati	Fill in this information to identity your case:	your case.		
Debtor 1	ļ	David R Borzotta			
Debtor 2	1	rırsı name Lisa A Borzotta		Last Name	
(Spouse if, filing)	•	First Name	Middle Name	Last Name	
United (States Bankru	United States Bankruptcy Court for the:	the: DISTRICT OF NEW JERSEY	JERSEY	
Case number (f known)		18-14123			
Officia Certit	Official Form 423 Certification Ab	23 About a Fi	Official Form 423 Certification About a Financial Management Course	lent Course	12/15
If you ar	e an individu filed for bank filed for bank	ual, you must te kruptoy under o kruptoy under o	ou are an individual, you must take an approved course about personal fin. you filed for bankruptoy under ohapter 7 or 13, or you filed for bankruptoy under ohapter 11 and § 1141 (d)(3) does not apply.	If you are an individual, you must take an approved course about personal financial management it:	######################################
In a join	t oase, each	debtor must ta	in a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).	§§ 727(a)(11) and 1328(g).	
After yo the prov	u finish the c ider does no form with the	course, the propting the court, ye court, ye	After you finish the course, the provider will give you a certificate. The provid the provider does notify the court, you need not file this form. If the provider of file this form with the certificate number before your debts will be discharged.	icate. The provider may notify the or. If the provider does not notify the ill be discharged.	After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course. If the provider does notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.
• If you Bank	If you filed under c Bankruptcy Code.	chapter 7 and yo	ou need to file this form, file	it within 60 days after the first date set	If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
If you motice	រ filed under c ភា for a dischរ	chapter 11 or 13 arge under § 11	3 and you need to file this for 141(d)(5)(B) or § 1328(b) of f	If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c)	If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).
In some	oases, the o with the oo	in some cases, the court can waive the requirem a motion with the court and obtain a court order.	e the requirement to take to a court order.	he financial management course. T	some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file motion with the court and obtain a court order.
Part 1:	Tell the Cor	urt About the F	Part 1: Tell the Court About the Required Course.	ii QQAAAAAAA Qamiiyiyaa ay waxaasaa ay	
Уои ти	You must check one;				
	l completed	i an approved	l completed an approved course in personal financial management:	al management:	
	Date I took the course	the course	01/22/2023	***************************************	
	Name of app	Name of approved provider	Allen Credit and Debt Counseling	ebt Counseling	
	Certificate Number	dumber	06531-NJ-DE-037125615	25615	
	l am not rec motion for :	quired to comp a waiver of the	am not required to complete a course in personal financial motion for a waiver of the requirement based on (check one):	I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):	oourt has granted my
	☐ Incapaoity.		a mental illness or a mental	deficiency that makes me incapable o	I have a mental iliness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
	Disability.		ysical disability causes me to, or through the internet, eve	My physical disability causes me to be unable to complete a course in pe phone, or through the internet, even after I reasonably tried to do so.	My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
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	Residence.		I live in a district in which the United States trustee (or ba instructional courses cannot adequately meet my needs.	d States trustee (or bankruptcy admini ately meet my needs.	I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.
Part 2:	Pari 24 Sign Here				
l certify	that the infor	mation I have pr	certify that the information I have provided is true and correct.		
(s/	/s/ David R Bornoffa	MI MIL	C AMA	David & Borzotta	Date January 25, 2023